



*Quality is Our Bottom Line*

5429

**Insurance Committee Public Hearing  
Tuesday, February 10, 2009**

**Connecticut Association of Health Plans**

**Testimony in Opposition to**

**HB 5429 AAC Initial Review of Health Insurance Coverage.**

The Connecticut Association of Health Plans respectfully urges the Committee's opposition to HB 5429 AAC Initial Review of Health Insurance Coverage.

Connecticut state law currently provides for an external appeal mechanism whereby matters of legitimate dispute over medical necessity may be referred to an independent third party of experts for a final determination which is binding on all parties.

The Department of Insurance has reported previously that appeals of this nature generally split about 50/50 with half being decided in favor of the provider/member and half in favor of the health plan.

Given the consumer protections in place under the state's external appeal law, we would respectfully submit that the intent of HB 5429 - to assure that medical professionals are making final decisions with respect to covered services - is already covered.

Many thanks for your consideration.